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4 BILL NO. S-77-10-2/

5 SPECIAL ORDINANCE NO. S-229-77.

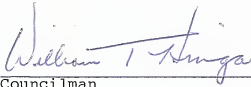
6 AN ORDINANCE approving an Agreement
7 to Purchase Real Estate from Mr. &
8 Mrs. Phil Andrews for Neighborhood
9 Care, Inc.

10 BE IT ORDAINED BY THE COMMON COUNCIL OF THE CITY OF
11 FORT WAYNE, INDIANA:

12 SECTION 1. That the Agreement to Purchase Real Estate
13 dated October 17, 1977, between the City of Fort Wayne, by and
14 through its Mayor and Neighborhood Care, Inc., and Mr. & Mrs.
15 Phil Andrews, for:

16 E22' Lot #80 Rockhills 2nd Addition
17 for the total cost of \$3,500.00, all as more particularly set
18 forth in said contract which is on file in the Office of Neighbor-
19 hood Care, Inc. and is by reference incorporated herein, made a
20 part hereof and is hereby in all things ratified, confirmed and
21 approved.

22 SECTION 2. This Ordinance shall be in full force and
23 effect from and after its passage and approval by the Mayor.

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27 Councilman

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35 APPROVED AS TO FORM
AND LEGALITY.


CITY ATTORNEY

Read the first time in full and on motion by Hinga, seconded by

Hunter, and duly adopted, read the second time by title and referred to the Committee on Finance (and the City Plan Commission for recommendation) and Public Hearing to be held after due legal notice, at the Council Chambers, City-County Building, Fort Wayne, Indiana, on _____, the _____ day of _____, 19__ at _____ o'clock _____ M., E.S.T.

DATE: 10-25-77

Charles W. Westerman
CITY CLERK

Read the third time in full and on motion by Hinga, seconded by Stier, and duly adopted, placed on its passage.

PASSED (~~Lost~~) by the following vote:

	<u>AYES</u>	<u>NAYS</u>	<u>ABSTAINED</u>	<u>ABSENT</u>	<u>TO-WIT:</u>
<u>TOTAL VOTES</u>	<u>9</u>	_____	_____	_____	_____
<u>BURNS</u>	<u>✓</u>	_____	_____	_____	_____
<u>HINGA</u>	<u>✓</u>	_____	_____	_____	_____
<u>HUNTER</u>	<u>✓</u>	_____	_____	_____	_____
<u>MOSES</u>	<u>✓</u>	_____	_____	_____	_____
<u>NUCKOLS</u>	<u>✓</u>	_____	_____	_____	_____
<u>SCHMIDT, D.</u>	<u>✓</u>	_____	_____	_____	_____
<u>SCHMIDT, V.</u>	<u>✓</u>	_____	_____	_____	_____
<u>STIER</u>	<u>✓</u>	_____	_____	_____	_____
<u>TALARICO</u>	<u>✓</u>	_____	_____	_____	_____

DATE: 11-8-77

Charles W. Westerman
CITY CLERK

Passed and adopted by the Common Council of the City of Fort Wayne, Indiana, as

(ZONING MAP) (GENERAL) (ANNEXATION) (SPECIAL) (APPROPRIATION) ORDINANCE

(RESOLUTION) No. 2-229-77 on the 8th day of November, 1977

ATTEST: (SEAL)

Charles W. Westerman
CITY CLERK

John Nuckols
PRESIDING OFFICER

Presented by me to the Mayor of the City of Fort Wayne, Indiana, on the 9th day of November, 1977 at the hour of 11:45 o'clock A. M., E.S.T.

Charles W. Westerman
CITY CLERK

Approved and signed by me this 10th day of November, 1977 at the hour of 10:00 o'clock A. M., E.S.T.

Robert E. Armstrong
MAYOR

~~Hold until~~
~~Nov. 8 -~~
~~Ethel Watson~~

Bill No. S-77-10-21

REPORT OF THE COMMITTEE ON FINANCE

We, your Committee on Finance to whom was referred an Ordinance

approving an Agreement to Purchase Real Estate from Mr. & Mrs. Phil

Andrews for Neighborhood Care, Inc.

have had said Ordinance under consideration and beg leave to report back to the Common
Council that said Ordinance DO PASS.

WILLIAM T. HINGA - CHAIRMAN

JAMES S. STIER - VICE CHAIRMAN

VIVIAN G. SCHMIDT

PAUL M. BURNS

FREDRICK HUNTER

William T. Hinga

James Stier

Vivian G. Schmidt

Paul M. Burns

Fredrick Hunter

11-8-77 CONCURRED IN
DATE 11-8-77 CHARLES W. WESTERMAN, CITY CLERK



THE CITY OF FORT WAYNE

COMMUNITY DEVELOPMENT & PLANNING
division of neighborhood care

Phillip & Jackquelin Andrews
1006 E. Columbia St.
Fort Wayne, IN 46805

Dear Mr. & Mrs. Andrews:

This is to confirm our meeting on 9-21-77 in regards to your property at 1318 Camp Allen Dr., which we intend to acquire.

Neighborhood Care, Inc. wishes to purchase the above mentioned property for a sum of \$3500.00.

Your attention is directed to the fact that Neighborhood Care, Inc. has made a most conscientious effort to establish the fair market value of the property. To do this, two separate and independent appraisals have been made by highly qualified appraisers. Each appraisal report has been carefully reviewed and the property inspected by members of Neighborhood Care, after which, a price was then established in accordance with state statutes by taking the average of the two appraisals. Enclosed, for your information, is a summary statement of the basis for the amount established as just compensation for your property.

Only after all these steps have been taken, can we offer a purchase price to you or any other property owner. In carrying out this project, it is the policy of Neighborhood Care, Inc. to make a direct offer of the maximum approved price to every property owner without preliminary negotiations or any sort of bargaining. This policy is based on the belief that every property owner should receive no less than full fair market value for his holdings.

Should you find our offer acceptable, it is requested that both copies of the two enclosed Agreement to Purchase Real Estate be executed by the appropriate individuals indicated and returned to this office as soon as possible. Once this option has been approved by the Board of Directors of Neighborhood Care, Inc., a copy will be forwarded to you for your records and a closing can be arranged. If, however, our offer does not prove acceptable, it would be appreciated if you would advise us in writing, on or before 10-24-77.

Sincerely,

Ethel E. Watson
Director

EEW/ejg
ENC:



LAND ACQUISITION STATEMENT

Your property (s) has been appraised by two independent appraisers to determine a just and reasonable price for acquisition. At that time, you or your designated representative were given the opportunity to accompany each appraiser during his inspection in order that all facts may be known for preparation of fair appraisals.

Neighborhood Care, Inc. will make every reasonable effort to acquire real property quickly and by negotiated sale. Just compensation for all property interests acquired shall be paid and acquisition activities shall be conducted in a manner that minimizes hardships to owners and tenants. All owners and tenants can be assured of consistent treatment.

Just compensation for each property is determined by Neighborhood Care, Inc. and is established by the average of the two appraisals. The amount of just compensation that will be offered to you at the time of acquisition and confirmed in writing, will not be less than approved appraisal of the fair market value.

If you, as owner, feel that Neighborhood Care Inc.'s offer does not represent the true value of your property, you can refuse to accept it. It will then be your responsibility to present evidence that there should be a change in the offering price.

Any outstanding loans and liens on the property must be paid prior to or at the time of settlement. Our representative will discuss these arrangements with you at the time of negotiations.

If you should have any questions regarding these or any other matters, please feel free to contact Neighborhood Care, Inc., 8th Floor, City/County Building or call 423-7431. The office is open from 7:30 A.M. to 4:30 P.M., Monday through Friday, during the summer months and reverting back to 8:00 A.M. to 5:00 P.M. in September.

APPRAISAL REVIEW SUMMARY SHEET

TYPE OF IMPROVEMENT:

Single Family

APPRAISERS:

Adams

Lunsey

MARKET DATA APPROACH:

COMPARABLES

3

3

VALUE INDICATED

\$3500

\$3500

FINAL VALUE ESTIMATE:

LAND

900

IMPROVEMENTS

2600

TOTAL

\$3500

The reviewer has averaged the two values of the appraisers. His recommended or suggested purchase price is \$3500.00.

10-17-77

(DATE)

Harold Lewis

Real Estate Specialist

October 9, 1977

Mr. Harold Lewis
Neighborhood Care Inc.
880 City/ County Building
Fort Wayne, IN 46802

Re; Appraisal of 1318 Camp Allen Drive
Owner; Andrews, Philip J. and Jacquelin K.

Dear Mr. Lewis;

Pursuant to your request, I have personally inspected the site located at 1318 Camp Allen Drive, Fort Wayne, IN.

Having made an analysis of matters considered pertinent to estimating fair market value, I enclose herein the results of that estimate

Sincerely


George J. Adams- Appraiser



GEORGE J. ADAMS • Appraisals

6211 ARAGON DR. • 489-5180 • FORT WAYNE, INDIANA 46818

REPORT OF APPRAISAL

MADE FOR Neighborhood Care Inc. 880 City/County Building, Fort Wayne, IN

LOCATION: 1318 Camp Allen Drive, Fort Wayne, IN

LEGAL DESCRIPTION: E22' Lot #80 Rockhills 2nd. Add.

PURPOSE OF APPRAISAL

To estimate and give an opinion of the fair market value of the property in fee simple as of this date.

"Market Value is defined as the highest price estimated in terms of money which a property will bring if exposed for sale in the open market, allowing a reasonable time to find a purchaser who buys with knowledge of all the uses to which it is adapted and for which it is capable of being used."

OPINION OF VALUE

Appraised Value — Land	\$ 900.00
Appraised Value — Improvements	\$ 2600.00
Estimated Fair Market Value	\$ 3500.00

ASSUMPTIONS AND LIMITING CONDITIONS

No responsibility is assumed for matters legal in character. It is assumed that the legal description furnished is correct and that the title to the real estate is good and merchantable. Existing liens and encumbrances, if any, have been disregarded in this appraisal, and the property has been appraised as though free and clear.


No responsibility is assumed for the accuracy of information furnished by others, although such information has been confirmed where possible and is believed to be reliable.

Possession of this report does not carry with it the right of publication nor may it be used for any purpose by any one except to whom it is addressed except with the previous written consent of the appraiser and the client. The appraiser shall not be required to give testimony or to appear in any Court by reason of this appraisal without previous arrangements having been made therefor.

CERTIFICATION

I hereby certify that I have made a personal inspection of this property and an analysis of all the discoverable factors effecting its value. I further certify that I have no present or contemplated future personal interest in the property and that neither the employment to make the appraisal, nor the compensation is contingent on the value of the property.

DATE 10/9/77


George J. Adams - Appraiser

NEIGHBORHOOD DATA:

The subject neighborhood is located approximately 700 North and 1300 West of the center of Fort Wayne, IN

Schools, Churches, Shopping and service facilities are available but not immediate to area.

All City facilities are present in the neighborhood.

The neighborhood is zoned predominately residential and is thus composed chiefly of older, single family residences. The majority of the homes are of frame construction, are generally in poor to good condition, which condition reflects the economic depression present in the neighborhood. The average age of the dwellings is approximately 65 years.

Real Estate market in the neighborhood appears relatively weak and slow, which condition has an economic depression on value.

ASSESSED VALUATION AND TAXES:

The subject property is currently assessed at \$190 for the land, \$930 for improvements, resulting in a total assessed valuation of \$1120. The current tax rate for Wayne Township is \$10.675, thus, the tax expense for subject property is \$119.56, not considering exemptions.

DESCRIPTION OF PROPERTY:

The subject comprises a rectangular parcel of land. The site has a frontage along Camp Allen Drive of 22 feet and a depth of 113 feet.

The subject consists of one building which is a frame constructed single family residence. Total improved living area is 1024 square feet.

General condition appears very poor with much repairs required.

ESTIMATE OF VALUE BY THE MARKET APPROACH:

Market approach is generally defined as that method whereby the subject is compared to recent sales of similar properties, adjusting for those differences considered pertinent to value.

In this report, the market approach shall be given total emphasis as being the approach reflecting the most valid indication of value.

COMPARABLES:

<u>Add.</u>	<u>SqFt</u>	<u>Sty</u>	<u>Rms.</u>	<u>Brs</u>	<u>Baths</u>	<u>Constr.</u>	<u>Age</u> <u>Cond.</u>	<u>Gar</u>	<u>Price</u>	<u>Date</u>	<u>Fin</u>
Subject	1024	2	5	2	1	Wd/Frm	70P	-0-			
1815 Courtland	1054	2	5	2	1	Wd/Frm	60G	2D	12,500	8/77	Conv.
612 W. Third	1021	2	5	2	1	Vyl/Frm	70VG	-0-	13,900	7/77	FHA
209 Mechanic	1234	2	6	3	1	Wd/Frm	85G	1D	10,000	9/77	Cash

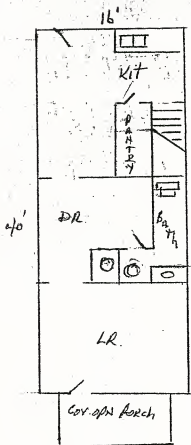
	#1	#2	#3
Comparables	12500	13900	10000
Size/Rm count			-1500
Age/Cond	- 4000	- 5500	- 3000
Location	- 1500	- 500	
Finance		- 500	
Basement	- 500	- 500	- 500

	#1	#2	#3
Garage	- 900		- 500
Porch	- 400	- 200	- 500
Fencing		- 200	
Siding		- 2000	
Land	- 1000		- 500
Subject	4200	4500	3500

Comparable #3 is given total emphasis as reflecting the most valid indication of value, therefore, I am of the opinion that as of October 9, 1977, the fair market value of the subject was;

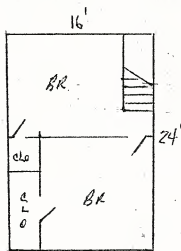
THREE THOUSAND FIVE HUNDRED (3500) DOLLARS

DRAWING

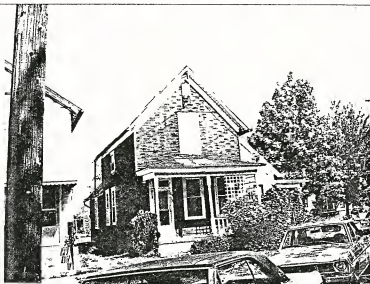


2-STORY FRAME STRUCTURE
OVER PARTIAL BASEMENT

1024'



2ND FLOOR



FHA MORTGAGEE NO. (Please Verify)	U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT FEDERAL HOUSING ADMINISTRATION	FHA CASE NO.
MORTGAGEE'S APPLICATION FOR PROPERTY APPRAISAL AND COMMITMENT FOR MORTGAGE INSURANCE UNDER THE NATIONAL HOUSING ACT		PROPERTY ADDRESS <i>1318 Camp Allen</i>
<input type="checkbox"/> SEC. 203(b) <input type="checkbox"/> SEC. _____		<p>This form is a request for an appraisal and a commitment to insure a loan on an individual property.</p> <p>We cannot process incomplete applications. Rejecting them is costly.</p> <p>Please help by giving us well prepared applications. Keep all entries within allotted spaces.</p>
MORTGAGEE Name and Address including ZIP Code (Please Type) <i>(Please locate address within corner marks)</i>		
Telephone No. _____		

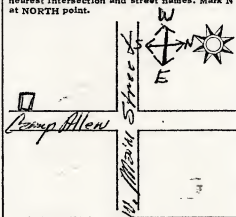
EXISTING HOUSE	Name of Occupant (or person to call if unoccupied)	Tel. No.	Key Encl. <input type="checkbox"/> (If unfurnished)
	<input type="checkbox"/> Mon. & Yr. Completed <input type="checkbox"/> Never Occup. <input type="checkbox"/> Vacant Occupied by <input type="checkbox"/> Owner <input type="checkbox"/> Tenant of \$ _____ Per Mo. <input type="checkbox"/> Furn. <input type="checkbox"/> Unfurn.		
PROPOSED SUBSTAN. RENAB. UNDER CONSTR.	Builder's Name & Address including ZIP Code	Tel. No.	Model Identification
	Plans: <input type="checkbox"/> First Subm. Prob. Repeat Cases <input type="checkbox"/> Yes <input type="checkbox"/> No Prev. Proc. as FHA Case No. _____		
DESCRIPTION	<input type="checkbox"/> Detached <input type="checkbox"/> Wood siding <input type="checkbox"/> Stories <input type="checkbox"/> Split Foyer <input type="checkbox"/> Bedrooms <input type="checkbox"/> Store Rm <input type="checkbox"/> Mineral Rights Reserved	<input type="checkbox"/> No <input type="checkbox"/> Yes (Explain)	
	<input type="checkbox"/> Semi-det. <input type="checkbox"/> Asb. shingle <input type="checkbox"/> Bi-Level <input type="checkbox"/> Din. room <input type="checkbox"/> Liv. room <input type="checkbox"/> Util. Rm.		
<input type="checkbox"/> Row <input type="checkbox"/> Fiber board <input type="checkbox"/> Split Level <input type="checkbox"/> Kitchen <input type="checkbox"/> No rns. <input type="checkbox"/> Garage <input type="checkbox"/> Corport <input type="checkbox"/> No cors <input type="checkbox"/> Built-in <input type="checkbox"/> Attached <input type="checkbox"/> Detached <input type="checkbox"/> Sanitary: Sewer <input type="checkbox"/> Sept. Cess tank <input type="checkbox"/> Pool	<input type="checkbox"/> Public Comm. Individual <input type="checkbox"/> Type of Paving (Str.) <input type="checkbox"/> None		
	<input type="checkbox"/> Frame <input type="checkbox"/> Brick or stone <input type="checkbox"/> Stuc. or c. blk. <input type="checkbox"/> Aluminum <input type="checkbox"/> Slab on Gr. <input type="checkbox"/> 1/2 Baths <input type="checkbox"/> Crawlspace <input type="checkbox"/> Living Units <input type="checkbox"/> % Non-res.	<input type="checkbox"/> Curb & Gutter <input type="checkbox"/> Sidewalk <input type="checkbox"/> Storm Sewer	
EXTRA	<input type="checkbox"/> Fireplace <input type="checkbox"/> Rec. Room <input type="checkbox"/> Sw. Pool <input type="checkbox"/> Enclosed Porch <input type="checkbox"/> Breezeway <input type="checkbox"/> Fence		
FEATURES	<input type="checkbox"/> Extra Fire Pl. <input type="checkbox"/> Expend Attic <input type="checkbox"/> Fin. Attic		

SPEC. ASSESS. Prepayable \$ _____ Non-Prepay. \$ _____	LOT _____ X _____ <input type="checkbox"/> Irr. <input type="checkbox"/> Acres. Sq. Ft. _____
Int. % Ann. Pay. \$ _____ Unpd. Bal. \$ _____ Rem. Term. Yrs. _____	GENERAL LOCATION:
ANN. R. EST. TAXES \$ _____	ANN. FIRE INS \$ _____
SALE PRICE \$ _____	

EQUAL OPPORTUNITY IN HOUSING

Federal laws and regulations prohibit discrimination because of race, color, religion, or national origin in the sale or rental of residential property. Numerous state statutes and local ordinances also prohibit such discrimination. In addition, section 805 of the Civil Rights Act of 1968 prohibits discriminatory practices in connection with the financing of housing.

If FHA finds there is noncompliance with any applicable antidiscrimination laws or regulations, it may discontinue FHA business with the violator.

LEGAL DESCRIPTION (Attach one page if necessary)	SHOW BELOW Shape, location, distance from nearest intersection and street names. Mark N at NORTH point.
<i>East 22ft. Lot 80 Rockhill Addition</i>	

Please consider the following **TITLE EXCEPTIONS** in value:

Please consider the following **Equipment** in value:

LEASEHOLD	Ground Rent (Per Yr) \$ _____	Lease is: <input type="checkbox"/> 99 years <input type="checkbox"/> Renewable <input type="checkbox"/> FHA Approved Expires _____
BUILDER/SELLER'S AGREEMENT: All Houses: The undersigned agrees to deliver to the purchaser FHA's statement of appraised value. Proposed Construction: The undersigned agrees, upon sale or conveyance of title within one year from date of initial occupancy, to deliver to the purchaser FHA Form 2544, warranting that the house is constructed in substantial conformity with the plans and specifications on which FHA based its value and to furnish FHA a confirmed copy with the purchaser's receipt thereon that the original warranty was delivered to him. All Houses: In consideration of the issuance of the commitment requested by this application, I (we) hereby agree that any deposit or downpayment made in connection with the purchase of the property described above, whether received by the undersigned or an agent of the undersigned, shall upon receipt be deposited in escrow or in trust or in a special account which is not subject to the claims of my creditors and where it will be maintained until it has been disbursed for the benefit of the purchaser or otherwise disposed of in accordance with the terms of the contract of sale.		
Signatures: <input type="checkbox"/> Mortgagee <input type="checkbox"/> Builder <input type="checkbox"/> Seller <input type="checkbox"/> Other		
MORTGAGEE'S CERTIFICATE: The undersigned mortgagee certifies that to the best of its knowledge all statements made in this application and the supporting documents are true, correct and complete.		
Signature/Title of Mortgage Officer _____		
WARNING: Section 1010 of Title 18, U.S.C., provides: "Whoever, for the purpose of . . . influencing such Administration . . . makes, passes, utters, or publishes any statement, knowing the same to be false . . . shall be fined not more than \$5,000 or imprisoned not more than two years, or both."		

1. FHA MORTGAGEE NO.		FHA UNDERWRITING REPORT										2. FHA CASE NO.																	
3. NEIGHBORHOOD CODE												4. A PROPERTY ADDRESS																	
A1. <input checked="" type="checkbox"/> 2. <input type="checkbox"/> 4. <input type="checkbox"/> A1. <input type="checkbox"/> 2. <input type="checkbox"/> 4. <input type="checkbox"/> A1. <input type="checkbox"/> 2. <input type="checkbox"/> 4. <input type="checkbox"/> City City urban City City of M C Rural URA Code Blight Inf. tag												1318 Camp Allen East 22nd St. Lot 50 Fairhill Addition																	
MORTGAGE TO BE INSURED UNDER												3																	
<input type="checkbox"/> SEC. 203(b) <input type="checkbox"/> SEC.												LEGAL-LOT BLK. TR./SUBD.																	
5. MORTGAGEE												6. ESTIMATE OF VALUE AND CLOSING COSTS																	
VALUE OF PROPERTY: Closing Costs \$ TOTAL (For Mortgage Insurance Purposes) \$												7. MONTHLY EXPENSE ESTIMATE																	
8. APPROVED FOR COMMITMENT												Fire Ins. \$ Taxes \$ Main. & Repairs \$ Heat & Utilities \$																	
9. COMMITMENT Issued: 19 Expires: 19												11. <input type="checkbox"/> EXISTING <input type="checkbox"/> PROPOSED																	
10. COMMITMENT TERMS MAX. MORT. AMT. \$ NO. MOS. MAX. INTEREST %																													
12. A EXISTING HOUSE 4. <input checked="" type="checkbox"/> Mon. & Yr. Completed <input type="checkbox"/> Never Occup. <input type="checkbox"/> Vacant Occupied by <input type="checkbox"/> Owner <input type="checkbox"/> Tenant of \$ Per Mo. <input type="checkbox"/> Furn. <input type="checkbox"/> Unfurn.												Tel. No. Key Encl. <input type="checkbox"/> (If unfurnished)																	
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type="checkbox"/> Bath 52. <input checked="" type="checkbox"/> Bath 53. <input checked="" type="checkbox"/> Bath 54. <input checked="" type="checkbox"/> Bath 55. <input checked="" type="checkbox"/> Bath 56. <input checked="" type="checkbox"/> Bath 57. <input checked="" type="checkbox"/> Bath 58. <input checked="" type="checkbox"/> Bath 59. <input checked="" type="checkbox"/> Bath 60. <input checked="" type="checkbox"/> Bath 61. <input checked="" type="checkbox"/> Bath 62. <input checked="" type="checkbox"/> Bath 63. <input checked="" type="checkbox"/> Bath 64. <input checked="" type="checkbox"/> Bath 65. <input checked="" type="checkbox"/> Bath 66. <input checked="" type="checkbox"/> Bath 67. <input checked="" type="checkbox"/> Bath 68. <input checked="" type="checkbox"/> Bath 69. <input checked="" type="checkbox"/> Bath 70. <input checked="" type="checkbox"/> Bath 71. <input checked="" type="checkbox"/> Bath 72. <input checked="" type="checkbox"/> Bath 73. <input checked="" type="checkbox"/> Bath 74. <input checked="" type="checkbox"/> Bath 75. <input checked="" type="checkbox"/> Bath 76. <input checked="" type="checkbox"/> Bath 77. <input checked="" type="checkbox"/> Bath 78. <input checked="" type="checkbox"/> Bath 79. <input checked="" type="checkbox"/> Bath 80. <input checked="" type="checkbox"/> Bath 81. <input checked="" type="checkbox"/> Bath 82. <input checked="" type="checkbox"/> Bath 83. <input checked="" type="checkbox"/> Bath 84. <input checked="" type="checkbox"/> Bath 85. <input checked="" type="checkbox"/> Bath 86. <input checked="" type="checkbox"/> Bath 87. <input checked="" type="checkbox"/> Bath 88. <input checked="" type="checkbox"/> Bath 89. <input checked="" type="checkbox"/> Bath 90. <input checked="" type="checkbox"/> Bath 91. <input checked="" type="checkbox"/> Bath 92. <input checked="" type="checkbox"/> Bath 93. <input checked="" type="checkbox"/> Bath 94. <input checked="" type="checkbox"/> Bath 95. <input checked="" type="checkbox"/> Bath 96. <input checked="" type="checkbox"/> Bath 97. <input checked="" type="checkbox"/> Bath 98. <input checked="" type="checkbox"/> Bath 99. <input checked="" type="checkbox"/> Bath 100. <input checked="" type="checkbox"/> Bath		1. <input checked="" type="checkbox"/> Wood siding 2. <input checked="" type="checkbox"/> Wood shingle 3. <input checked="" type="checkbox"/> Asb. shingle 4. <input checked="" type="checkbox"/> Fiber board 5. <input checked="" type="checkbox"/> Brick or stone 6. <input checked="" type="checkbox"/> Stucco or c.b.k. 7. <input checked="" type="checkbox"/> Aluminum 8. <input checked="" type="checkbox"/> Asphalt siding 9. <input checked="" type="checkbox"/> Full Basement 10. <input checked="" type="checkbox"/> Split Level 11. <input checked="" type="checkbox"/> No. rms. 12. <input checked="" type="checkbox"/> Basement 13. <input checked="" type="checkbox"/> Sloe on Gr. 14. <input checked="" type="checkbox"/> Living Units 15. <input checked="" 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type="checkbox"/> Bath 38. <input checked="" type="checkbox"/> Bath 39. <input checked="" type="checkbox"/> Bath 40. <input checked="" type="checkbox"/> Bath 41. <input checked="" type="checkbox"/> Bath 42. <input checked="" type="checkbox"/> Bath 43. <input checked="" type="checkbox"/> Bath 44. <input checked="" type="checkbox"/> Bath 45.	

1. FHA MORTGAGEE NO.		DATA PAGE		2. FHA CASE NO.																																																									
3. NEIGHBORHOOD CODE A1. <input checked="" type="checkbox"/> 2. <input type="checkbox"/> 3. <input type="checkbox"/> 4. <input type="checkbox"/> A1. <input type="checkbox"/> 2. <input type="checkbox"/> 3. <input type="checkbox"/> 4. <input type="checkbox"/> City City Sub-urban City of MC Rural URA Code Encl. Blight- 		4. A. PROPERTY ADDRESS 1318 Camp Allen East 23rd St. Lot 50 Rockhill Addition LEGAL-LOT BLK. TR./SUBD.																																																											
5. MORTGAGEE MORTGAGE TO BE INSURED UNDER <input type="checkbox"/> SEC. 202(b) <input type="checkbox"/> SEC.		3		6. ESTIMATE OF VALUE AND CLOSING COSTS VALUE OF PROPERTY \$ Closing Costs \$ TOTAL (For Mortgage Insurance Purposes) \$																																																									
7. MONTHLY EXPENSE ESTIMATE Fire Ins. \$ Taxes \$ Main. & Repairs \$ Heat & Utilities \$		8. APPROVED FOR COMMITMENT		9. COMMITMENT Issued: 19 Expires: 19																																																									
10. COMMITMENT TERMS MAX. MORT. AMT. \$ NO. MOS. MAX. INTEREST %																																																													
12. A. EXISTING HOUSE 4. <input checked="" type="checkbox"/> Mon. & Yr. Completed A <input type="checkbox"/> Never Occup. <input type="checkbox"/> Vacant Occupied by <input type="checkbox"/> Owner <input type="checkbox"/> Tenant at \$ Per Mo. <input type="checkbox"/> Furn. <input type="checkbox"/> Unfurn.		Tel. No.		Key Encl. <input type="checkbox"/> (If unfurnished)																																																									
13. A. PROPOSED SUBSTAN. REHAB. UNDER CONSTR. 3. <input checked="" type="checkbox"/> Plans: <input type="checkbox"/> First Subm. <input type="checkbox"/> Prob. Repeat Cases <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Prev. Prac. as FHA Case No.		Builder's Name & Address Including ZIP Code		Tel. No. Model Identification																																																									
14. DESCRIPTION A1. <input checked="" type="checkbox"/> Detached 2. <input type="checkbox"/> Wood siding 3. <input checked="" type="checkbox"/> Wood shingle 4. <input type="checkbox"/> Fiber board 5. <input type="checkbox"/> Brick or stone 6. <input type="checkbox"/> Stucco or c. blk. 7. <input type="checkbox"/> Aluminum 8. <input type="checkbox"/> Asph. siding 9. <input type="checkbox"/> Concrete Factory Fabricated A1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No EXTRA FEATURES A1. <input type="checkbox"/> Fireplace 2. <input type="checkbox"/> Rec. Room 4. <input type="checkbox"/> Sw. Pool 6. <input type="checkbox"/> Enclosed Porch 8. <input type="checkbox"/> Breezeway 10. <input type="checkbox"/> Fence A1. <input type="checkbox"/> Extra Fire Pl. 2. <input type="checkbox"/> Expand Attic 4. <input type="checkbox"/> Fin. Attic																																																													
15. SPEC. ASSESS. Prepayable \$ None Non-Prepay. \$																																																													
16. LOT 50 Area 24186 Sq. Ft. 1. Irr. 2. Acres																																																													
17. GENERAL LOCATION: South West																																																													
18. ANN. R. EST. TAXES \$ 95.00 19. ANN. FIRE INS \$ 65.00 20. A. SALE PRICE \$																																																													
21. EQUIPMENT IN VALUE: A1. <input type="checkbox"/> Range or Counter cook unit & oven 2. <input type="checkbox"/> Refrig. 4. <input type="checkbox"/> Dishwasher A1. <input type="checkbox"/> Auto. washer 2. <input type="checkbox"/> Dryer 4. <input type="checkbox"/> Main Bldg. (Subtotal) \$ Gar./Carport \$ Patches/Terraces \$ Walks/Drives \$ Ldasp./Pltg./Fin. Gr. \$ Other on-site imp. \$ On-site imp. unadj. (Total) \$ 2511 Comb. % X wkmp. % = % On-site imp. adj. \$ Arch. services \$ Water/sewer tap charges \$ EST. REPL. COST IMP. \$																																																													
22. A. LOC. CODE 23. BASIC CASE 24. SUB FILE NO. 25. REM. LIFE <input type="checkbox"/> ECON. <input type="checkbox"/> PHYS. YRS. 26. CONDITION AS APPRAISED A1. <input type="checkbox"/> Excellent 2. <input type="checkbox"/> Good 3. <input type="checkbox"/> Fair 4. <input type="checkbox"/> Poor 27. NEIGHBORHOOD DATA Pres. Land Use Anticip. Land Use Owner Occp. Appeal Demand for Amenity Inc. Prop. 1/2 % Blt. own. % Ten. % Vac. Age Typ. Bldg. to Typ. Mo. Rent \$ to \$ Price Range \$ to \$ 28. A. Location <input checked="" type="checkbox"/> Acceptable <input type="checkbox"/> Reject <input type="checkbox"/> 223e Property <input checked="" type="checkbox"/> Acceptable <input type="checkbox"/> Reject 29. IMPROVED A. LIVING AREA 960 Sq. Ft.																																																													
30. COST DATA: 2800-3 for 960 <input type="checkbox"/> Integ. <input type="checkbox"/> 2014-d <input type="checkbox"/> 2014 Cost @ \$ 2400 Per Sq. Ft. = \$ 23040 31. BLDG. DESC. / YRS. Fdns. <input type="checkbox"/> Frpl. Ext. Wall <input type="checkbox"/> Asphalt Sh. <input type="checkbox"/> Sile Shpg. <input type="checkbox"/> Frpl. Sub. Fl. <input type="checkbox"/> Frpl. <input type="checkbox"/> Frpl. <input type="checkbox"/> Frpl. Rfr. <input type="checkbox"/> Frpl. <input type="checkbox"/> Frpl. <input type="checkbox"/> Frpl. Plg. <input type="checkbox"/> Frpl. <input type="checkbox"/> Frpl. <input type="checkbox"/> Frpl. Htg. <input type="checkbox"/> Frpl. <input type="checkbox"/> Frpl. <input type="checkbox"/> Frpl.																																																													
32. REPL. COST A. Repl. cost imp. \$ 20110 A. Mkt. Price Eq. site \$ 500 Misc. Allow. Costs \$ 600 Mktg. Expenses \$ 1240 A. Repl. Cost = \$ 21450 33. COST OF REPAIRS/IMPROVEMENT Prop. \$																																																													
34. COMPARABLE PROPERTIES <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th>SUBJECT PROPERTY</th> <th>Sq. Ft. Imp. Area</th> <th>Stories</th> <th>Rms.</th> <th>Bed Rms.</th> <th>Bath</th> <th>Const.</th> <th>Gar.</th> <th>Yr.</th> <th>Cond.</th> <th>Price</th> <th>Date</th> <th>Inspection</th> <th>Variations</th> </tr> </thead> <tbody> <tr> <td>(1) 2411 Thompson</td> <td>960</td> <td>1.5</td> <td>5</td> <td>2</td> <td>1</td> <td>AS</td> <td>-</td> <td>1935</td> <td>-</td> <td>7500</td> <td>11/10</td> <td>-</td> <td>1100</td> </tr> <tr> <td>(2) 615 St. Louis</td> <td>550</td> <td>1.5</td> <td>5</td> <td>2</td> <td>1</td> <td>AS</td> <td>1.5</td> <td>1935</td> <td>-</td> <td>5900</td> <td>11/10</td> <td>-</td> <td>3500</td> </tr> <tr> <td>(3) 1135 E. 23rd St.</td> <td>1725</td> <td>1.5</td> <td>7</td> <td>3</td> <td>1</td> <td>AS</td> <td>1.5</td> <td>1935</td> <td>-</td> <td>7500</td> <td>7/10</td> <td>-</td> <td>1100</td> </tr> </tbody> </table>						SUBJECT PROPERTY	Sq. Ft. Imp. Area	Stories	Rms.	Bed Rms.	Bath	Const.	Gar.	Yr.	Cond.	Price	Date	Inspection	Variations	(1) 2411 Thompson	960	1.5	5	2	1	AS	-	1935	-	7500	11/10	-	1100	(2) 615 St. Louis	550	1.5	5	2	1	AS	1.5	1935	-	5900	11/10	-	3500	(3) 1135 E. 23rd St.	1725	1.5	7	3	1	AS	1.5	1935	-	7500	7/10	-	1100
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35. CAP. INCOME: Mon. Rmt \$ - Excess exp. \$ = \$ 80 X Rent multiplier of 1.10 = CAP. INCOME \$ 8800 36. APPRAISAL SUMMARY: Capitalized Income \$ 8800 Cost \$ 21450 Market A \$ 3500 VALUE: Vol. (Excl. Cl. Costs) \$ 3500 Closing Costs \$ 1000 Total A \$ 3500 37. LEASE: ANN. GR. RENT \$ CAP. AT % A \$ Vol. of Leased Fee. Vol. of Leasehold Est. \$ 38. (1) Remarks (2) Spec. Cond. (3) Rej. Reasons (4) Neigh. Chores. (5) Land excl. From Vol. (6) Items Excl. From Repl. Cost.																																																													
39. INSPECTIONS: <input type="checkbox"/> Proposed Construction <input type="checkbox"/> Mortgagee's Certificate <input type="checkbox"/> Appr. Arch. Proc. Date <input type="checkbox"/> Rejct <input type="checkbox"/> Review <input type="checkbox"/> Commit. Staff Vol. <input type="checkbox"/> Other <input type="checkbox"/> Rejct Date																																																													

NOTE: All persons by signing this report certify that they have no interest present or future, in the application or mortgage.

**CONDITIONAL COMMITMENT
FOR MORTGAGE INSURANCE UNDER
THE NATIONAL HOUSING ACT**

☐ SEC. 203(b) ☐ SEC. _____

PROPERTY ADDRESS

1318 Camp Allen
East 23 St. Lot 80 Fort H. H. Allen

MORTGAGEE

ESTIMATE OF VALUE AND
CLOSING COSTS

VALUE OF PROPERTY

Closing Costs \$

TOTAL (For Mortgage Insurance Purposes) . . . \$

MONTHLY EXPENSE
ESTIMATE

Fire Ins. . . . \$

Taxes \$

Main. & Repairs \$

Heat & Utilities \$

APPROVED FOR COMMITMENT

COMMITMENT

Issued: 19

Expires: 19

COMMITMENT TERMS MAX. MORT. AMT. \$ _____ NO. MOS. _____ MAX. INTEREST _____ %

☐ EXISTING ☐ PROPOSED

(See Gen. Cond. #3)

Improved

Living Area Sq. Ft.

INFORMATION

The estimates of fire insurance, taxes, maintenance/repairs, heat/utilities and closing costs are furnished for mortgagee's and mortgagor's information. They may be used to prepare FHA Form 2900, Application for Credit Approval, when a firm commitment is desired.

GENERAL COMMITMENT CONDITIONS

1. MAXIMUM MORTGAGE AMOUNT AND TERMS -

(a) OCCUPANT MORTGAGORS: The mortgage amount and term set forth in the heading are the maximum approved for this property assuming a satisfactory owner-occupant mortgagor. The maximum amount and term in the heading may be changed depending upon FHA's rating of the borrower, his income and credit.

(b) NONOCCUPANT MORTGAGORS: If the mortgagor does not occupy the house, the law limits the maximum mortgage amount to not to exceed 85% of the maximum amount available to an eligible mortgagor who will occupy the house (85% of value if Sec. 203(i) or 221). In the case of nonoccupant mortgagors, the firm commitment when issued will reduce the mortgage amount and terms below that stated in the heading.

(c) COMMITMENT CHANGES: The Commissioner may, upon request of the approved mortgagee, change the mortgage amount and term set forth in the heading. If the application is accompanied by a VA CRV, changes will be made only if VA issues an amendment.

2. FIRM COMMITMENT:—A firm commitment to insure a loan will be issued upon receipt of an Application for Credit Approval, FHA Form 2900, executed by an approved mortgagee and a borrower satisfactory to the Commissioner.

3. COMMITMENT TERM: This commitment shall expire SIX MONTHS from the issue date in the case of an EXISTING HOUSE or ONE YEAR from its date in the case of PROPOSED CONSTRUCTION. (FHA classifies all cases as either "EXISTING" or "PROPOSED" for the purpose of determining when a commitment expires. Accordingly, a house, even though still under construction, may be classified as an existing house if it was not approved by FHA or VA prior to the beginning of construction.)

4. CANCELLATION:—This commitment may be cancelled after 60 days from the date of issuance if construction has not started, unless the mortgagee has disbursed loan proceeds.

5. PROPERTY STANDARDS:—All construction, repairs, or alterations proposed in the application or on the drawings and specifications returned herewith, shall equal or exceed the FHA Minimum Property Standards, or the deviations agreed upon pursuant to purpose and scope provisions of General Revision No. 6, dated August, 1968.

SPECIFIC COMMITMENT CONDITIONS (Applicable when checked)

1. HEALTH AUTHORITY APPROVAL:—Execution of Form 2573 by the Health Authority indicating approval of the water supply and/or sewage disposal installation is required. (Approval by letter or Health Authority Form may be used.)

2. TERMITE CONTROL:—(a) EXISTING HOUSE - Furnish certificate from a recognized termite control operator that the house shows no evidence of an active termite infestation. (b) PROPOSED CONSTRUCTION - Furnish original and two copies of Termite Soil Treatment Guarantee FHA Form 2052.

3. SUBDIVISION REQUIREMENTS:—Comply with Requirements No. _____ from Report dated _____ for _____ Subdivision.

4. BUILDER'S WARRANTY:—The builder shall execute FHA Form 2544, Builder's Warranty.

5. PROPERTY INSPECTIONS:—A notice of construction status shall be given by Form 2289X, letter or telephone at the time indicated below:

(a.) ALL PROPOSED CONSTRUCTION CASES:

(1) ☐ At least two work days before "beginning of construction."

(2) ☐ When the building is enclosed, structural framing completely exposed and roughing-in of plumbing, heating and electrical work installed and visible

(3) ☐ When construction completed and property ready for occupancy.

(b.) ☐ REPAIRS: Notify FHA upon completion of required repairs.

(c.) ☐ CERTIFICATE OF COMPLETION: A certificate stating that the mortgagee has examined the proposed or required repairs and that they have been satisfactorily completed will be accepted.

6. VA INSPECTIONS:—Furnish a copy of a clear VA final report.

7. ASSURANCE OF COMPLETION:—If the required repairs cannot be completed prior to submission of closing papers, a Form 2300 escrow in the amount of \$ _____ (or such additional amount as the lender desires) may be established as the means to assure completion.

8. SECTION 235 AUTHORITY:

(a) ☐ This commitment may be converted to section 235(i) upon receipt of an application covering an eligible borrower. Contract authority for this purpose has been obligated.

(b) ☐ If contract authority is available, this commitment may be converted to section 235(i) upon receipt of an application covering an eligible borrower.

9. EXPIRATION DATE:—The Total Value stated above is based on Veterans Administration Certificate of Reasonable Value, case number _____, dated _____. Regardless of General Commitment Condition Number 3, above, this commitment expires on _____.

10. ☐ See special conditions No. _____

_____ below or on

attached sheet.

CONDITIONAL COMMITMENT
FOR MORTGAGE INSURANCE UNDER
THE NATIONAL HOUSING ACT☐ SEC. 203(b) ☐ SEC. _____

PROPERTY ADDRESS

1318 Camp Hill
East 22 St. Lot 50 Fort H. H. Hall

MORTGAGEE

ESTIMATE OF VALUE AND
CLOSING COSTS

VALUE OF PROPERTY:

Closing Costs \$

TOTAL (For Mortgage

Insurance Purposes).....\$

APPROVED FOR COMMITMENT

MONTHLY EXPENSE
ESTIMATE

Fire Ins. \$

Taxes \$

Main. & Repairs \$

Heat & Utilities \$

COMMITMENT

Issued: 19

Expires: 19

COMMITMENT TERMS MAX. MORT. AMT. \$ _____ NO. MOS. _____ MAX. INTEREST _____ %

☐ EXISTING ☐ PROPOSED

(See Gen. Cond. #3)

Improved

Living Area

Sq. Ft.

INFORMATION

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2. **TERMITE CONTROL:**—(a) **EXISTING HOUSE** - Furnish certificate from recognized termite control operator that the house shows no evidence of an active termite infestation. (b) **PROPOSED CONSTRUCTION** - Furnish original and two copies of Termite Soil Treatment Guarantee FHA Form 2052.

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9. **EXPIRATION DATE:**—The Total Value stated above is based on Veterans Administration Certificate of Reasonable Value, case number _____, dated _____. Regardless of General Commitment Condition Number 3, above, this commitment expires on _____.

10. ☐ See special conditions No. _____ below or on

attached sheet.

FHA MORTGAGEE NO.

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
FEDERAL HOUSING ADMINISTRATIONFHA
CASE
NO.STATEMENT OF APPRAISED VALUE FOR
A MORTGAGE TO BE INSURED UNDER
THE NATIONAL HOUSING ACT☐ SEC. 203(b) ☐ SEC.

PROPERTY ADDRESS

ESTIMATE OF VALUE AND
CLOSING COSTS

VALUE OF PROPERTY

Closing Costs \$
TOTAL (For Mortgage
Insurance Purposes) .. \$

APPROVED FOR COMMITMENT

MONTHLY EXPENSE
ESTIMATE

Fire Ins. ... \$

Taxes ... \$

Mains & Repairs ... \$

Heat & Utilities ... \$

COMMITMENT

Issued: 19

Expires: 19

DEFINITION OF VALUE

The Federal Housing Commissioner has valued the above identified property for mortgage insurance purposes in the amount shown.

FHA's estimate of "Value" ("Replacement Cost" in Section 213 or 220) does not fix a sales price, except when the mortgage is to be insured under section 235(d); does not indicate FHA approval of a purchaser of the property; nor does it indicate the amount of an insured mortgage that would be approved.

THE ESTIMATE OF VALUE AND CLOSING COSTS ABOVE HAS
THREE PARTS:

"VALUE OF PROPERTY" IS FHA'S ESTIMATE OF THE VALUE OF THE PROPERTY.

"Closing Costs" is the FHA estimate of the cost of closing a mortgage loan on the property. These costs may be paid by either the buyer or the seller.

"Total for Mortgage Insurance Purposes" includes both the value of the property and estimated closing costs. The maximum mortgage which FHA can insure is based on this amount. Under those sections of the National Housing Act (such as 213 or 220) where the maximum mortgage amount must be based on estimated replacement cost, the "Value of Property shall be deemed to mean replacement cost for mortgage insurance purposes."

"Replacement Cost" is an estimate of the current cost to reproduce the property including land, labor, site survey and marketing expense, excluding payments for prepaid expenses such as taxes and insurance and closing costs.

If the contract price of the property is equal to or less than "Value of Property", and the buyer pays closing costs, a part of the closing costs can be included in the mortgage. IF THE CONTRACT PRICE OF THE PROPERTY IS MORE THAN "VALUE OF PROPERTY" AND THE BUYER PAYS THE CLOSING COSTS, THE BUYER IS PAYING MORE FOR THE PROPERTY THAN FHA'S ESTIMATE OF ITS VALUE.

The law requires that FHA mortgagors receive a statement of "appraised value" prior to the sale of the property. If the sales contract has been signed before the mortgagor receives such a statement, the contract must contain, or must be amended to include, the following language:

"It is...agreed that...the purchaser shall not be obligated to complete the purchase...or to incur any penalty...unless the seller has delivered to the purchaser a written statement setting forth...the value of the property (excluding closing costs) not less than \$. . . The purchaser shall have the privilege...of proceeding with...this contract without regard to the amount of the...valuation."

ADVICE TO HOME BUYERS

ADVANCE PAYMENTS - Make extra payments when able. You pay less interest and have your home paid for sooner. Notify the lender in writing at least 30 days before the regular payment date on which you intend to make an advance payment.

DELINQUENT PAYMENTS - Monthly payments are due the first day of each month and should be made on or before that date. The lender may make a late charge up to 2 cents for each dollar of any payment more than 15 days late. If you fail for 30 days to make a payment, or to perform any other agreement in the mortgage, your lender may foreclose. You could lose your home, damage your credit, and prevent your obtaining further mortgage loans. If extraordinary circumstances prevent your making payments on time, see your lender at once. If you are temporarily unable to make your payments because of illness, loss of job, etc., your lender may be able to help you. Ask your lender to explain FHA's forbearance policy. **YOUR CREDIT IS AN IMPORTANT ASSET; DON'T LOSE IT THROUGH NEGLIGENCE.**

ADJUSTED PREMIUM CHARGE - If you make extra payments in any year of more than 15% of the original mortgage amount, you may have to pay an adjusted premium charge. This charge is 1% of the original mortgage. FHA is authorized to charge a premium of not less than 1/2 of 1% nor more than 1% per year, but has set the premium at 1/2 of 1% assuming it will be paid over the whole mortgage term. When a mortgage is paid off in advance, the premiums collected do not cover FHA cost and an adjusted premium is charged to offset the loss. If this charge were not made, the premium would have to be higher. An adjusted premium is not made if a new FHA mortgage is placed on the property, or if the FHA insurance is in force for 10 years or longer.

TAXES, ASSESSMENTS, AND INSURANCE - Send your lender bills for taxes, special assessments, or fire insurance that come to you. The fire insurance the lender requires you to carry usually covers only the balance of the loan. Check this with your lender. You may wish to take out additional insurance so that if the house is damaged your loss will be covered as well as the lender's. If your home is damaged by fire, windstorm, or other cause, write your lender at once. Taxes for the coming year can't be known until the bills are received. If they exceed the amount accumulated from your payments, you will be asked to pay the difference. If they are less, the difference will be credited to your account. The same is true of fire insurance. Some States allow homestead or veteran's tax exemptions. Apply for any exemption to which you may be entitled. When it is approved, notify your lender.

CLOSING COSTS - In the heading is FHA's estimate of anticipated closing costs, such as fees for preparation of mortgage instruments, attorneys' fees, title insurance, origination fees and documentary

stamp taxes. The estimate does not include charges for such prepayable items as taxes, fire insurance.

BUILDER'S WARRANTY - When FHA approves plans and specifications before construction, the builder is required to warrant that the house conforms to FHA approved plans. This warranty is for 1 year following the date on which title is conveyed to the original buyer or the date on which the house was first occupied, whichever occurs first.

If during the warranty period you notice defects for which you believe the builder is responsible, ask him in writing to correct them. If he fails to do so, notify the FHA insuring office in writing. Mention the FHA case number shown in the heading. If inspection shows the builder to be at fault, the FHA will try to persuade him to make correction. If he does not, you may seek legal relief under the builder's warranty. Most builders take pride in their work and will make justifiable corrections. They cannot be expected to correct damage caused by ordinary wear and tear or by poor maintenance. Keeping the house in good condition is the owner's responsibility.

OPERATING EXPENSES - In the heading are FHA estimates of monthly costs of taxes, heat and utilities, fire insurance, maintenance and repairs. The estimated figures will probably have to be adjusted when you receive the actual bills. **BEAR IN MIND THAT IN MOST COMMUNITIES TAXES AND OTHER OPERATING COSTS ARE INCREASING.** The estimates should give some idea of what you can expect the costs to be at the beginning. In some areas FHA's estimate of taxes may also include local charges such as sewer charges, garbage collection fees, water rates, etc.

IF YOU SELL - If you sell while the mortgage exists, the buyer may finance several ways. Understand how these arrangements may affect you. Consult your lender.

1. You may sell for all cash and pay off your mortgage. This ends your liability.
2. The buyer can assume the mortgage and pay the difference between the unpaid balance and the selling price in cash. If the FHA and the lender are willing to accept the buyer as a mortgagor, you can be released from further liability. This requires the specific approval of the lender and the FHA.

(EITHER OF THE ABOVE TWO METHODS IS PREFERABLE TO METHOD NUMBER 3.)

3. The buyer can pay the difference in cash and purchase subject to the unpaid mortgage balance. FHA or lender approval is not necessary BUT YOU REMAIN LIABLE FOR THE DEBT. IF THE BUYER DEFAULTS, IT COULD RESULT IN A BENEFICIARY JUDGMENT AND IMPAIR YOUR CREDIT STANDING.

THE COST OF BORROWING

When you borrow to buy a home, you pay interest and other charges which add to your cost. A larger downpayment will result in a smaller mortgage. Borrow as little as you need and repay in the shortest time. If you borrow \$10,000 at 7 1/2% the monthly payment to principal and interest is \$10.60 less for a 30-year mortgage than it would be

for a 20-year mortgage; but in 30 years you pay \$5,772.90, or 62% more interest than in 20 years.

The tables show the monthly payments, interest and mortgage insurance for some typical mortgages at 7 1/2%. Taxes and fire insurance are not shown in the tables, although they are included in your monthly payments.

MONTHLY PAYMENTS, PRINCIPAL & INTEREST, MORT. INS. PREMIUM, TOTAL INTEREST & MORT. INS. PREMIUMS PAID @ 7 1/2%

Term	\$10,000-MORTGAGE				\$15,000-MORTGAGE				\$20,000-MORTGAGE			
	Prin. & Int. Mo. Payt.	Total Interest	Mtg. Ins. Premium Mo. Payt.	Total	Prin. & Int. Mo. Payt.	Total Interest	Mtg. Ins. Premium Mo. Payt.	Total	Prin. & Int. Mo. Payt.	Total Interest	Mtg. Ins. Premium Mo. Payt.	Total
10 Yrs.	\$80.60	\$ 9,321.49	\$4.12	\$621.42	\$120.90	\$13,982.24	\$6.19	\$932.15	\$161.20	\$18,642.98	\$8.25	\$1,242.87
	73.90	12,169.49	4.14	811.29	110.85	18,254.24	6.21	1,216.95	147.80	24,338.98	8.28	1,622.60
	70.00	15,094.39	4.15	1,006.28	105.00	22,641.59	6.22	1,509.44	140.00	30,188.78	8.30	2,012.59

MORTGAGEE'S APPLICATION FOR PROPERTY APPRAISAL AND COMMITMENT FOR MORTGAGE INSURANCE UNDER THE NATIONAL HOUSING ACT <input type="checkbox"/> SEC. 203(b) <input type="checkbox"/> SEC. _____ MORTGAGEE Name and Address including ZIP Code (Please Type) (Please locate address within corner marks) <div style="border: 1px solid black; height: 100px; width: 100%;"></div>	PROPERTY ADDRESS <div style="border: 1px solid black; height: 100px; width: 100%;"></div>
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This form is a request for an appraisal and a commitment to insure a loan on an individual property.

 We cannot process incomplete applications.
 Rejecting them is costly.
 Please help by giving us well prepared applications.
 Keep all entries within allotted spaces.

EXISTING HOUSE	Name of Occupant (or person to call if unoccupied) _____ <input type="checkbox"/> Man. & Yr. Completed <input type="checkbox"/> Never Occup. <input type="checkbox"/> Vacant Occupied by <input type="checkbox"/> Owner <input type="checkbox"/> Tenant or \$ _____ Per Mo. <input type="checkbox"/> Furn. <input type="checkbox"/> Unfurn.	Tel. No. _____	Key Encl. <input type="checkbox"/> (If unfurnished)
PROPOSED SUBSTAN. REHAB. UNDER CONSTR. <input type="checkbox"/>	Builder's Name & Address including ZIP Code _____ Tel. No. _____ Plans: <input type="checkbox"/> First Subm. <input type="checkbox"/> Prob. Repeat Cases <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Prev. Proc. as FHA Case No. _____		
DESCRIPTION <input type="checkbox"/> Detached <input type="checkbox"/> Wood siding <input type="checkbox"/> Stories <input type="checkbox"/> Bedrooms <input type="checkbox"/> Store Rm <input type="checkbox"/> Mineral Rights Reserved <input type="checkbox"/> Semi-det. <input type="checkbox"/> Aab. shingle <input type="checkbox"/> Split Foyer <input type="checkbox"/> Liv. room <input type="checkbox"/> Util. Rm. <input type="checkbox"/> No <input type="checkbox"/> Yes (Explain) <input type="checkbox"/> Row <input type="checkbox"/> Fiber board <input type="checkbox"/> Bi-Level <input type="checkbox"/> Din. room <input type="checkbox"/> Garage <input type="checkbox"/> Public <input type="checkbox"/> Comm. <input type="checkbox"/> Individual <input type="checkbox"/> Frame <input type="checkbox"/> Brick or stone <input type="checkbox"/> Split Level <input type="checkbox"/> Kitchen <input type="checkbox"/> Carport <input type="checkbox"/> Water <input type="checkbox"/> Gas <input type="checkbox"/> Type of Heating <input type="checkbox"/> Masonry <input type="checkbox"/> Full Basement <input type="checkbox"/> No. rms. <input type="checkbox"/> No cars <input type="checkbox"/> Elect. <input type="checkbox"/> Sept. Cess tank <input type="checkbox"/> Pool <input type="checkbox"/> Concrete <input type="checkbox"/> Aluminum <input type="checkbox"/> Slab on Gr. <input type="checkbox"/> 1/2 Baths <input type="checkbox"/> Attached <input type="checkbox"/> Undergr. Wiring <input type="checkbox"/> Curb & Gutter Factory Fabricated <input type="checkbox"/> Asph. siding <input type="checkbox"/> Craw Space <input type="checkbox"/> Living Units <input type="checkbox"/> % Non-res. <input type="checkbox"/> Sanitary Sewer <input type="checkbox"/> Storm Sewer <input type="checkbox"/> Yes2, <input type="checkbox"/> No	EXTRA FEATURES <input type="checkbox"/> Fireplace <input type="checkbox"/> Rec. Room <input type="checkbox"/> Sw. Pool <input type="checkbox"/> Enclosed Porch <input type="checkbox"/> Brezeway <input type="checkbox"/> Fence <input type="checkbox"/> Extra Fire Pl. <input type="checkbox"/> Expend Attic <input type="checkbox"/> Fin. Attic		

SPEC. ASSESS. Prepayable \$ _____ Non-Prepay. \$ _____ Int. % Ann. Pay. \$ _____ Unpd. Bal. \$ _____ Rem. Term. Yrs. _____	LOT _____ X _____ <input type="checkbox"/> Irr. <input type="checkbox"/> Acres _____ Sq. Ft. _____ GENERAL LOCATION: _____
ANN. R. EST. TAXES \$ _____ ANN. FIRE INS \$ _____	SALE PRICE \$ _____

EQUAL OPPORTUNITY IN HOUSING

Federal laws and regulations prohibit discrimination because of race, color, religion, or national origin in the sale or rental of residential property. Numerous state statutes and local ordinances also prohibit such discrimination. In addition, section 805 of the Civil Rights Act of 1968 prohibits discriminatory practices in connection with the financing of housing.

If FHA finds there is noncompliance with any applicable antidiscrimination laws or regulations, it may discontinue FHA business with the violator.

LEGAL DESCRIPTION (Attach one page if necessary)

SHOW BELOW: Shape, location, distance from nearest intersection and street names. Mark N at NORTH point.



Please consider the following **TITLE EXCEPTIONS** in value:

Please consider the following
Equipment in value:

LEASEHOLD	Ground Rent (Per Yr) \$ _____	Lease is: <input type="checkbox"/> 99 years <input type="checkbox"/> Renewable	FHA Approved <input type="checkbox"/>	Expires _____
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BUILDER/SELLER'S AGREEMENT: All Houses: The undersigned agrees to deliver to the purchaser FHA's statement of appraised value. Proposed Construction: The undersigned agrees, upon sale or conveyance of title within one year from date of initial occupancy, to deliver to the purchaser FHA Form 2544, warranting that the house is constructed in substantial conformity with the plans and specifications on which FHA based its value and to furnish FHA a conformed copy with the purchaser's receipt thereon that the original warranty was delivered to him. All Houses: In consideration of the issuance of the commitment requested by this application, I/we hereby agree that any deposit or downpayment made in connection with the purchase of the property described above, whether received by the undersigned or an agent of the undersigned, shall upon receipt be deposited in escrow or in trust or in a special account which is not subject to the claims of my creditors and where it will be maintained until it has been disbursed for the benefit of the purchaser or otherwise disposed of in accordance with the terms of the contract of sale.

Signature: ☐ Mortgagee ☐ Builder ☐ Seller ☐ Other _____

MORTGAGEE'S CERTIFICATE: The undersigned mortgagee certifies that to the best of its knowledge all statements made in this application and the supporting documents are true, correct and complete.

Signature/Title of Mortgage Officer: _____

WARNING: Section 1010 of Title 18, U.S.C., provides: "Whoever, for the purpose of . . . influencing such Administration . . . makes, passes, utters, or publishes any statement, knowing the same to be false . . . shall be fined not more than \$5,000 or imprisoned not more than two years, or both."

SUMMARY STATEMENT OF THE BASIS
FOR JUST COMPENSATION

1318 Camp Allen Dr.

The parcel to be acquired consists of the following described property with the buildings thereon:

East 22 ft. Lot 80 Rockhill Addition

The real property for which the offer of just compensation was made and which were considered by the appraisers in establishing a fair market value for your property include:

1½ story single family residence, basic structure, sound, but reflects poor condition.

5 rooms - 2 bedrooms - 1 bath

All rooms need repair and redecorated

Electric heat

No garage

Lot size 22x113

The fair market value which was approved by Neighborhood Care, Inc. is being offered to you is \$3500.00 for the above described property improvements. This amount represents the full amount believed by Neighborhood Care, Inc. to be just compensation for the property. In accordance with state statute, Neighborhood Care, Inc. determination of just compensation is not less than the average of two independent appraisals conducted by competent professional appraisers for the fair market value of the property and is based on an inspection of the property.

In arriving at the acquisition price for any property, Neighborhood Care, Inc., nor the appraiser have reduced or increased the value of the parcel as a result of the area being designated for renewal. Increases or deductions in the value are based solely on physical deterioration.

If there are separately held interests in the property to be acquired, an apportionment of the total just compensation will be made based on Neighborhood Care, Inc. review of the appraisal. If any buildings, structures, fixtures, or other improvements comprising part of the real property are the property of a tenant, the total compensation for the property, including the property of such tenant shall be apportioned to the tenant and the owner so that the amount apportioned to the tenant's improvements and interest will be the greater of:

1. The fair market value of the tenant's leasehold estate in the property.
2. The amount the tenant's improvements contribute to the fair market value of the real property.
3. The fair market value of the tenant's improvements for removal from real property.

In light of the preceeding information, Neighborhood Care, Inc. has set the previously stated amount as the acquisition price for your property.



3004 N. Clinton Street
Fort Wayne, Indiana
(219) 484-0524

REAL ESTATE PURCHASE AGREEMENT

Date: Oct 17, 1977



TO: M/M PHIL ANDREWS, SELLERS

The undersigned Purchaser hereby offers and agrees to purchase from the Sellers, for the sum of \$3500.00 the real estate in Allen County, Indiana commonly known as 1318 CAMP ALEN DRIVE the legal description of which is: SEC. 22 LOT 80 ROCKHILL 2ND ADDN

all being subject to restrictions, easements, covenants and zoning ordinances, together with all appurtenances and permanent fixtures used in connection with said real estate including but not limited to the following: All electrical, gas, heating and plumbing fixtures, all screen doors, storm windows, drapery hardware, awnings, attached floor coverings, radio or TV antennae, trees, shrubs, flowers and fences, now in or on the property, and the same shall be fully paid for and free of all liens.

PURCHASER WILL PAY SAID SUM OF \$3500.00 FOR SAID PROPERTY UPON THE FOLLOWING TERMS

CASH \$3500.00, cash upon delivery to Purchaser of a properly executed Warranty Deed. Subject to the purchaser's ability to obtain within

SALE days from this date a mortgage loan commitment in an amount of not less than \$. Failure to obtain financing through no intentional fault of Buyer shall render this Agreement null and void and any earnest money deposited shall be returned to the Purchaser. Purchaser agrees to make immediate application for financing.

WITH NEW MORTGAGE The Purchaser shall assume and agree to pay the unpaid balance of an existing mortgage loan, which mortgage is held by as Mortgagee, the approximate balance of which is \$. At the final closing of this transaction the Purchaser shall pay to the Seller the balance of the purchase price in cash and will, in addition thereto, reimburse the Seller, in cash for any accumulated escrow funds, upon the proper assignment by Seller. The Seller shall deliver to the Purchaser a properly executed Warranty Deed subject to the unpaid mortgage balance, which the Purchaser shall assume and agree to pay as a part of purchase price.

SALE TO EXISTING MORTGAGE This offer is subject to a satisfactory Guarantee Sale Agreement between the Purchaser and Miller and Hamilton within 72 hours from the time of Seller's acceptance. This transaction to be consummated days from date of Guaranteed Sale Agreement. The Purchaser may elect to close at an earlier date if sale is made to party other than Miller and Hamilton. Seller agrees to execute necessary instruments to complete transaction.

GUARANTEE SALE AGREEMENT The Purchaser shall assume and pay the taxes due and payable the first Monday in (May) (November), 19 77, and all subsequent taxes, and the Purchaser shall assume and pay any assessments for improvements which may become a lien after the date of closing.

TAX AGREEMENT Possession shall be delivered to Purchaser on or before Closing. In the event the Seller does not vacate by aforementioned date, the Seller shall pay to the Purchaser an amount of \$ for each day, or part thereof, or retained possession, beginning at 12:01 a.m. of the day following the date of the aforementioned possession, which amount shall be considered as damages for continued use. If this is an income producing property, rents, if any, shall be pro-rated to the day of closing.

POSSESSION The Purchaser deposits with Miller and Hamilton Associates, Realtors, the sum of \$ 3500.00 as earnest money and upon the Seller's written acceptance, the Purchaser agrees to deposit with Miller and Hamilton Associates additional earnest money in the sum of \$; earnest money is to apply to the cash payment at the time of the closing. If this Purchase Agreement is not accepted in writing by the Seller on or before 11 P.M. on the 1977 day of Oct, 19 77, the same shall be null and void and earnest money deposited shall be returned to the Purchaser. If either party fails to complete the purchase as agreed, the injured party may recover a sum equal to such earnest money as liquidated damages or, at the option of such party, he may exercise any other legal or equitable remedies. Purchaser has inspected the property and all the terms are stated herein, there being no verbal agreements. If this Purchase Agreement is accepted by the Seller, it shall be binding and inuring to the benefit of both parties, their heirs and person representatives.

EARNEST DEPOSIT Seller shall furnish, at seller's expense, either: (X one) An abstract of title continued to a date after the date hereof disclosing in seller marketable title, or An owner's title insurance policy, insuring in Purchaser marketable title. Purchaser shall have reasonable time to have same examined; seller shall have reasonable time to correct any title defects.

TITLE EXAM Both parties agree to complete this transaction within 10 days from the acceptance date of this agreement, providing the title meets the necessary legal requirements and the necessary financing is obtained. Seller shall deliver to Purchaser a properly executed deed. Seller assumes risk of loss or damage until closing, and in the event that said real estate and improvements cannot be delivered in their present condition, usual wear and tear excepted, Purchaser shall have the option to revoke this agreement and have earnest money refunded.

CLOSING Seller shall furnish, at his expense: a current certificate of survey showing its dimensions, the location of all improvements, the setting of corner stakes, and, if necessary, a statement of flood plain proximity.

SURVEY

Purchaser: Philip J. Andrews Purchaser: Harold Lewis
Address: Adrian, Ind. 46701 Phone: Rock Hill 2nd Addn

We, the Purchasers, hereby acknowledge receipt of a copy of this Agreement.

Earnest Money of \$ deposited with Miller and Hamilton Associates.

Acknowledged by: Date 19
The undersigned Owners, who are the Sellers of the property described in the above Purchase Agreement, hereby accept said offer and agree to abide by the terms and conditions thereof

AND also agree to pay our real estate agent a commission of \$ 500.00, which sum shall be deducted from the first payment made to us. We also authorize our said agent to hold all money deposits in escrow until the final closing of this transaction.

Seller: Philip J. Andrews Seller: Harold Lewis
Date: Oct 18, 1977 Address: Phone:

2nd Earnest money of \$ deposited with Miller and Hamilton Associates.

Acknowledged by: Date: , 19

DIGEST SHEETTITLE OF ORDINANCE Special Appropriation OrdinanceS-77-10-21.DEPARTMENT REQUESTING ORDINANCE Community Development & Planning (NCI)SYNOPSIS OF ORDINANCE Allow Neighborhood Care, Inc. to purchase the property
at 1318 Camp Allen Drive.EFFECT OF PASSAGE Neighborhood Care, Inc. will purchase the property at
1318 Camp Allen Dr.EFFECT OF NON-PASSAGE Neighborhood Care, Inc. will not purchase the property
at 1318 Camp Allen Dr.MONEY INVOLVED (Direct Costs, Expenditures, Savings) \$3500.00

ASSIGNED TO COMMITTEE (J.N.) _____

DATE SUBMITTED: October 18, 1977*Finney*